



ALABAMA FAMILY TRUST

Investment Options Agreement

NAME: _____ Account _____

The *Donor* of a trust shall be given the right, herein, to select an investment strategy.

If, due to disbursements or otherwise, the balance of the trust account falls below \$100.00, such balance must be restored to the minimum of \$100.00 through additional contributions.

The *Donor* hereby acknowledges and agrees to hold the *Trustee(s)* harmless from any loss(es), as provided in Section 38-9B-7 of the Code of Alabama, 1975, incurred as a result of any investment option selection.

THE DESIGNATED CO-TRUSTEE MAY ALTER OR AMEND THIS INVESTMENT OPTIONS AGREEMENT AS THE CO-TRUSTEE SHALL DETERMINE FROM TIME TO TIME, BUT NOT MORE FREQUENTLY THAN TWICE EVERY CALENDAR YEAR.

CHOOSE ONLY ONE OF THE FOLLOWING INVESTMENT OPTIONS:

- | | <u>Donor's
Initials</u> |
|---|-----------------------------|
| 1. <u>Aggressive Growth Strategy</u> | _____ |
| 2. <u>Growth Strategy</u> | _____ |
| 3. <u>Growth with Income Strategy</u> | _____ |
| 4. <u>Balanced Strategy</u> | _____ |
| 5. <u>Conservative Balanced Strategy</u> | _____ |
| 6. <u>Income with Growth Strategy</u> | _____ |
| 7. <u>High Income with Growth Strategy</u> | _____ |
| 8. <u>High Income with Conservative Growth Strategy</u> | _____ |
| 9. <u>Income Strategy</u> | _____ |

The *Custodian* of the Portfolios shall periodically *rebalance* the above investment classes so as to conform to the allocation decision of the Investment Committee of BancorpSouth Trust and Asset Management.

Descriptions of each Investment Option are attached to this Investment Agreement.

PLEASE REVIEW EACH OF THE FOLLOWING ITEMS CAREFULLY AND INITIAL "ALL" THAT ARE APPLICABLE TO YOUR SITUATION.

Donor's Initials

- A. Donor hereby elects to permit any Co-Trustee or Successor Co-Trustee designated currently or in the future by the Donor, to alter or amend this Investment Options Agreement as to the same extent as the Donor could, If then living and competent. _____

- B. Donor hereby acknowledges that in the event the donor does not authorize a Co-Trustee or Successor Co-Trustee to alter or amend this Investment Options Agreement, then after the Donor's death, all investment decision shall be made by the Board of Trustees, in its sole and absolute discretion. _____

- C. Donor acknowledges receipt of a separate schedule showing the fee and cost structure. (See Sections 17 and 18 of the Addendum) _____

- D. Donor acknowledges that investments in the Model Portfolios are not deposits or obligations of or guaranteed by the Trustee or its agent, BancorpSouth. Donor also acknowledges that such investments are not federally insured by the FDIC or any other government agency. Investment Options involve risk, including the possible loss of principal. _____

This Investment Options Agreement is executed by the Donor, intending to be bound by the terms herein, and the Alabama Family Trust Corporation, as the Trustee of the Alabama Family Trust, acting through an authorized agent, has signed this Agreement, hereby accepting and acknowledging the Donor's selections, as of this _____ day of _____, in the year of _____.

DONOR(S):

1. Name: _____ 2. Name: _____
Print Name: _____ Print Name: _____

WITNESSES:

1. Signature: _____ 2. Signature: _____
Print Name: _____ Print Name: _____
Address: _____ Address: _____
Date: _____ Date: _____

***ALABAMA FAMILY TRUST CORPORATION
TRUSTEE***

By: _____
Print Name: _____
Title: _____
Date: _____